



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [ASSOCIATED BANC-CORP](#)

City/State [GREEN BAY, WI](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [34,439,666](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[ASSOCIATED BANC-CORP](#)
[433 MAIN STREET](#)
[GREEN BAY, WI 54301](#)

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Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	34,274,426			34,348,787			34,292,341			33,081,466			33,104,768																	
Net income (\$000)	274,117			239,769			306,771			326,790			333,562																	
Number of BHCs in peer group	132			130			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.15	2.65	17	2.28	2.80	19	2.27	2.77	18	2.57	3.01	25	2.70	3.08	22															
+ Non-interest income	0.97	1.09	51	1.60	1.21	73	1.44	1.21	66	1.13	1.32	51	1.09	1.31	47															
- Overhead expense	2.05	2.21	42	2.38	2.59	46	2.25	2.57	37	2.39	2.69	36	2.48	2.71	36															
- Provision for credit losses	-0.32	-0.12	13	0.55	0.66	40	0.49	0.51	50	0.06	0.15	26	0.01	0.14	11															
+ Securities gains (losses)	0	0.01	9	0.04	0.03	67	0.03	0.02	67	-0.02	0.01	4	-0.01	0	23															
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	83	0	0	42	0	0	78															
= Pretax net operating income (tax equivalent)	1.39	1.76	23	0.99	0.91	50	1	1.04	44	1.28	1.56	23	1.29	1.57	24															
Net operating income	1.07	1.34	24	0.93	0.70	64	0.89	0.81	56	0.99	1.19	22	1.01	1.24	21															
Net income	1.07	1.34	24	0.93	0.71	64	0.89	0.82	55	0.99	1.19	22	1.01	1.24	21															
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.40	3.12	15	2.87	3.64	12	2.79	3.55	13	3.97	4.41	21	3.87	4.24	24															
Interest expense	0.23	0.26	51	0.51	0.58	47	0.45	0.52	48	1.13	1.08	62	0.91	0.86	63															
Net interest income (tax equivalent)	2.17	2.85	15	2.36	3.05	19	2.34	3.01	17	2.85	3.33	24	2.96	3.38	24															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.09	0.12	52	0.40	0.28	73	0.41	0.27	75	0.24	0.21	65	0.13	0.22	44															
Earnings coverage of net loan and lease losses (X)	15.62	26.30	46	5.25	20.97	28	4.91	22.91	23	7.71	24.40	31	13.70	21.75	49															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23	1.32	46	1.54	1.58	57	1.57	1.58	55	0.88	0.83	54	1.04	0.90	71															
Allowance for loan and lease losses / Total loans and leases	1.22	1.30	47	1.53	1.55	58	1.56	1.55	57	0.88	0.81	54	1.03	0.89	72															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.71	0.58	70	1	0.71	77	0.92	0.71	72	0.61	0.57	57	0.61	0.61	50															
30–89 days past due loans and leases / Total loans and leases	0.14	0.29	30	0.08	0.37	12	0.17	0.39	21	0.12	0.43	12	0.13	0.44	15															
Liquidity and Funding																														
Net noncore funding dependence	5.18	-3.31	76	13.35	6.19	74	10.50	3.20	75	20.13	14.45	73	23.64	16.62	73															
Net short-term noncore funding dependence	-0.45	-9.17	75	4.30	-2.71	75	4.76	-4.76	81	9.17	3.38	65	12.94	4.66	75															
Net loans and leases / Total assets	68.20	58.81	75	71.38	63	70	72.40	61.58	80	70.31	63.77	59	67.71	63.98	49															
Capitalization																														
Tier 1 leverage ratio	8.81	9.07	46	9.02	9.05	51	9.37	9.13	59	8.83	9.76	27	8.48	9.71	14															
Holding company equity capital / Total assets	11.60	10.79	65	11.66	11.12	61	12.24	11.16	67	12.11	12.43	46	11.24	12.22	41															
Total equity capital (including minority interest) / Total assets	11.60	10.91	63	11.66	11.24	60	12.24	11.29	65	12.11	12.57	45	11.24	12.27	37															
Common equity tier 1 capital / Total risk-weighted assets	10.57	12.64	20	10.22	12.26	20	10.45	12.38	21	10.21	12.17	22	10.26	12.12	24															
Net loans and leases / Equity capital (X)	5.88	5.47	61	6.12	5.73	60	5.91	5.58	57	5.81	5.21	68	6.03	5.29	69															
Cash dividends / Net income	36.65	27.22	71	40.58	49.74	43	42.50	42.30	52	38.86	33.12	59	34.87	27.31	67															
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02				17.36															
Growth Rates																														
Assets	-0.75	9.51	9	6.45	16.67	18	3.19	16.68	13	-3.75	9.26	4	10.38	7	74															
Equity capital	-1.25	7.52	4	3.18	6.54	38	4.30	6.99	40	3.74	10.49	30	16.79	7.89	82															
Net loans and leases	-5.17	-0.66	32	9.16	12.75	45	6.26	9.07	47	-0.05	9.10	13	10.57	7.89	74															
Noncore funding	-39.10	-21.64	24	-18	-6.57	34	-39.95	-12.18	17	-19.15	6.59	15	3.27	10.67	39															
Parent Company Ratios																														
Short-term debt / Equity capital	1.37	0.55	81	1.26	0.92	80	1.45	0.77	81	0.82	1.02	77	7.81	1.14	90															
Long-term debt / Equity capital	6.24	10.65	45	6.15	13.73	44	6.08	13.56	41	6.34	13.04	51	6.57	13.37	50															
Equity investment in subsidiaries / Equity capital	100.09	103.15	36	100.05	103.27	32	97.90	102.81	21	99.88	103.22	33	99.97	103.10	36															
Cash from ops + noncash items + op expense / Op expense + dividends	247.31	155.61	83	77.71	142.45	15	144.25	147.24	58	218.94	190.27	71	173.05	174.91	52															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	522,900	599,201	785,117	997,773	976,355	-12.73	6.95
Income from lease financing receivables.....	20	108	126	326	635	-81.48	-98.23
Fully taxable income on loans and leases.....	519,979	596,508	781,576	993,193	970,671	-12.83	7.29
Tax-exempt income on loans and leases.....	2,941	2,801	3,667	4,906	6,319	5.00	-45.87
Estimated tax benefit on income on loans and leases.....	812	727	954	1,268	1,642	11.74	-71.77
Income on loans and leases (tax equivalent).....	523,732	600,036	786,197	999,367	978,632	-12.72	6.25
Investment interest income (tax equivalent).....	79,290	105,387	133,131	172,619	176,156	-24.76	-27.42
Interest on balances due from depository institutions.....	1,487	1,371	1,611	5,170	2,784	8.46	249.88
Interest income on other earning assets.....	4,314	6,400	7,859	11,473	9,840	-32.59	42.66
Total interest income (tax equivalent).....	608,823	713,194	928,798	1,188,629	1,167,412	-14.63	0.53
Interest on time deposits of \$250K or more	1,166	8,928	10,104	27,228	15,956	-86.94	
Interest on time deposits < \$250K.....	5,136	17,155	20,581	29,241	19,992	-70.06	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	8,643	33,794	36,954	180,817	140,170	-74.42	-68.55
Interest on other borrowings and trading liabilities.....	34,235	58,135	71,324	88,730	87,519	-41.11	88.90
Interest on subordinated debt and mandatory convertible securities	8,190	8,190	10,920	10,920	10,920	0.00	0.00
Total interest expense.....	57,370	126,202	149,883	336,936	274,557	-54.54	-8.76
Net interest income (tax equivalent).....	551,453	586,992	778,915	851,693	892,855	-6.05	1.60
Non-interest income.....	249,360	412,061	494,308	374,490	359,538	-39.48	-2.01
Adjusted operating income (tax equivalent)	800,813	999,053	1,273,223	1,226,183	1,252,393	-19.84	0.45
Overhead expense.....	526,252	612,625	772,524	791,188	821,221	-14.10	-0.28
Provision for credit losses.....	-82,018	140,509	167,006	18,500	2,500		
Securities gains (losses)	-16	9,221	9,221	-7,514	-1,985		
Other tax equivalent adjustments	0	0	2	0	1		
Pretax net operating income (tax equivalent).....	356,620	255,140	342,931	422,529	426,624	39.77	58.71
Applicable income taxes	70,142	3,342	20,200	79,720	79,786	1998.80	10.03
Tax equivalent adjustments	12,361	12,029	15,960	16,019	13,276	2.76	-20.35
Applicable income taxes (tax equivalent).....	82,503	15,371	36,160	95,739	93,062	436.74	4.09
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	274,117	239,769	306,771	326,790	333,562	14.33	88.47
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	274,117	239,769	306,771	326,790	333,562	14.33	88.47
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	274,117	239,769	306,771	326,790	333,562	14.33	88.47
Investment securities income (tax equivalent).....	79,290	105,387	133,131	172,619	176,156	-24.76	-27.42
US Treasury and agency securities (excluding mortgage-backed securities)	887	198	283	24	12	347.98	17640.00
Mortgage-backed securities	22,156	44,688	53,658	91,607	111,332	-50.42	-69.50
All other securities	56,247	60,501	79,190	80,988	64,812	-7.03	53.75
Cash dividends declared.....	100,475	97,307	130,381	127,006	116,303	3.26	78.79
Common	86,238	84,156	112,023	111,804	105,519	2.47	73.72
Preferred.....	14,237	13,151	18,358	15,202	10,784	8.26	117.19

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.37	2.90	16	2.77	3.35	17	2.71	3.27	17	3.59	4	23	3.53	3.87	21
Less: Interest expense	0.22	0.24	56	0.49	0.54	50	0.44	0.48	51	1.02	0.98	63	0.83	0.79	64
Equals: Net interest income (tax equivalent)	2.15	2.65	17	2.28	2.80	19	2.27	2.77	18	2.57	3.01	25	2.70	3.08	22
Plus: Non-interest income	0.97	1.09	51	1.60	1.21	73	1.44	1.21	66	1.13	1.32	51	1.09	1.31	47
Equals: adjusted operating income (tax equivalent)	3.12	3.80	17	3.88	4.06	42	3.71	4.04	36	3.71	4.41	19	3.78	4.46	17
Less: Overhead expense	2.05	2.21	42	2.38	2.59	46	2.25	2.57	37	2.39	2.69	36	2.48	2.71	36
Less: Provision for credit losses	-0.32	-0.12	13	0.55	0.66	40	0.49	0.51	50	0.06	0.15	26	0.01	0.14	11
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	9	0.04	0.03	67	0.03	0.02	67	-0.02	0.01	4	-0.01	0	22
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	83	0	0	42	0	0	78
Equals: Pretax net operating income (tax equivalent)	1.39	1.76	23	0.99	0.91	50	1	1.04	44	1.28	1.56	23	1.29	1.57	24
Less: Applicable income taxes (tax equivalent)	0.32	0.41	23	0.06	0.21	14	0.11	0.23	16	0.29	0.36	31	0.28	0.33	33
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.07	1.34	24	0.93	0.70	64	0.89	0.81	56	0.99	1.19	22	1.01	1.24	21
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.07	1.34	24	0.93	0.71	64	0.89	0.82	55	0.99	1.19	22	1.01	1.24	21
Memo: Net income (last four quarters)	1	1.30	19	0.92	0.81	58	0.89	0.82	55	0.99	1.19	21	1.01	1.24	21
Net income—BHC and noncontrolling (minority) interest	1.07	1.35	22	0.93	0.72	64	0.89	0.83	55	0.99	1.20	22	1.01	1.25	21
Margin Analysis															
Average earning assets / Average assets	98.78	93.09	97	96.61	92.11	92	97.02	92.32	93	90.43	91.05	42	91.11	91.48	47
Average interest-bearing funds / Average assets	62.98	61.98	62	67.06	64.67	66	66.13	64.06	67	70.63	65.57	76	70.46	65.56	74
Interest income (tax equivalent) / Average earning assets	2.40	3.12	15	2.87	3.64	12	2.79	3.55	13	3.97	4.41	21	3.87	4.24	24
Interest expense / Average earning assets	0.23	0.26	51	0.51	0.58	47	0.45	0.52	48	1.13	1.08	62	0.91	0.86	63
Net interest income (tax equivalent) / Average earning assets	2.17	2.85	15	2.36	3.05	19	2.34	3.01	17	2.85	3.33	24	2.96	3.38	24
Yield or Cost															
Total loans and leases (tax equivalent)	2.89	4.07	6	3.27	4.35	7	3.20	4.27	7	4.32	5.09	12	4.31	4.95	14
Interest-bearing bank balances	0.18	0.13	90	0.27	0.36	37	0.27	0.27	53	2.33	2.04	69	1.89	1.64	75
Federal funds sold and reverse repos	0.48	0.25	78	1.13	0.75	76	1.10	0.68	79	2.44	2.44	63	2.16	2.17	58
Trading assets	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	2.35	3.09	12	2.82	3.61	11	2.74	3.51	12	3.92	4.36	23	3.83	4.20	25
Investment securities (tax equivalent)	2.07	1.77	75	2.66	2.36	75	2.55	2.25	76	2.78	2.76	54	2.55	2.68	41
US Treasury and agency securities (excluding mortgage-backed securities)	0.95	1.23	33	0.59	1.85	4	0.58	1.75	5	2.40	2.32	64	1.20	2.05	8
Mortgage-backed securities	0.96	1.55	6	2.10	2.17	36	1.92	2.05	33	2.42	2.61	24	2.23	2.50	16
All other securities	3.49	2.85	74	3.57	3.28	69	3.53	3.24	66	3.69	4.06	47	3.37	4.20	35
Interest-bearing deposits	0.10	0.22	23	0.42	0.60	31	0.35	0.53	29	1.22	1.10	61	0.94	0.81	67
Time deposits of \$250K or more	0.60	0.70	41	1.80	1.53	75	1.69	1.42	77	2.30	1.96	76	1.58	1.44	63
Time deposits < \$250K	0.53	0.67	37	1.33	1.47	35	1.24	1.36	37	1.53	1.82	30	1.13	1.29	37
Other domestic deposits	0.07	0.16	21	0.27	0.41	27	0.22	0.36	27	1.11	0.93	71	0.89	0.67	76
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.08	0.18	38	0.34	0.71	24	0.28	0.62	22	0.98	1.86	28	0.89	1.51	30
Other borrowed funds and trading liabilities	2.39	1.29	87	2.01	1.54	75	2.03	1.50	78	2.35	2.38	52	1.90	2.28	26
All interest-bearing funds	0.35	0.38	53	0.73	0.82	49	0.66	0.74	48	1.44	1.49	50	1.18	1.19	60

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		249,360		412,061		494,308		374,490		359,538		
Fiduciary activities income		49,695		41,959		57,268		54,648		54,316		
Service charges on deposit accounts - domestic		47,366		40,989		56,307		63,135		66,075		
Trading revenue.....		13,005		16,274		19,887		13,757		14,377		
Investment banking fees and commissions.....		17,535		20,924		27,689		28,819		28,246		
Insurance activities revenue.....		250		45,153		45,245		89,104		89,511		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		10,368		-18,971		-19,417		9,369		12,956		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		41,674		196,931		207,547		22,872		6,582		
Other non-interest income.....		69,467		68,802		99,782		92,786		87,475		
Total overhead expenses		526,252		612,625		772,524		791,188		821,221		
Personnel expense.....		318,900		334,118		432,151		487,063		482,676		
Net occupancy expense.....		62,848		64,536		85,769		85,949		82,364		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		6,642		7,939		10,192		9,948		8,159		
Other operating expenses.....		137,862		206,032		244,412		208,228		248,022		
Fee income on mutual funds and annuities.....		6,606		7,598		9,569		11,748		11,682		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees		4,006		4,376		4,064		4,669		4,655		
Average personnel expense per employee.....		79.61		76.35		106.34		104.32		103.69		
Average assets per employee.....		8,555.77		7,849.36		8,438.08		7,085.34		7,111.66		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	2.65	2.14	62	1.84	2.09	53	1.94	2.02	54	3.14	2.72	58
Overhead expenses / Net Interest Income + non-interest income	66.74	58.85	81	62.07	62.06	54	61.44	62.28	49	65.38	61.29	69
Percent of Average Assets												
Total overhead expense	2.05	2.21	42	2.38	2.59	46	2.25	2.57	37	2.39	2.69	36
Personnel expense.....	1.24	1.23	54	1.30	1.30	51	1.26	1.30	49	1.47	1.41	53
Net occupancy expense.....	0.24	0.24	54	0.25	0.26	48	0.25	0.26	47	0.26	0.28	32
Other operating expenses.....	0.56	0.72	30	0.83	0.95	55	0.74	0.94	43	0.66	0.97	24
Overhead less non-interest income	1.08	1.08	43	0.78	1.27	16	0.81	1.25	17	1.26	1.32	43
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	65.71	58.34	79	61.32	61.60	55	60.67	61.82	49	64.52	60.64	69
Personnel expense.....	39.82	32.89	87	33.44	32.31	54	33.94	32.36	55	39.72	32.39	87
Net occupancy expense.....	7.85	6.26	76	6.46	6.55	48	6.74	6.58	55	7.01	6.52	60
Other operating expenses.....	18.04	18.68	50	21.42	22.16	63	20	22.28	50	17.79	21.20	32
Total non-interest income	31.14	28.20	61	41.25	28.52	78	38.82	28.83	75	30.54	29.23	64
Fiduciary activities income	6.21	2.27	86	4.20	2.06	78	4.50	2.09	82	4.46	1.97	80
Service charges on domestic deposit accounts	5.91	3.25	88	4.10	3.23	66	4.42	3.27	68	5.15	3.88	67
Trading revenue.....	1.62	0.68	84	1.63	1.37	75	1.56	1.28	75	1.12	1.18	68
Investment banking fees and commissions.....	2.19	2.46	62	2.09	2.59	63	2.17	2.46	63	2.35	3.54	63
Insurance activities revenue.....	0.03	0.38	43	4.52	0.41	95	3.55	0.41	95	7.27	0.47	95
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	41
Net servicing fees	1.29	0.56	83	-1.90	-0.04	9	-1.53	0.01	10	0.76	0.28	84
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	5.20	3.64	75	19.71	3.74	93	16.30	3.92	93	1.87	1.86	57
Other non-interest income.....	8.67	9.39	58	6.89	9.49	39	7.84	9.65	45	7.57	10.04	42
Overhead less non-interest income	34.58	29.67	59	20.08	31.97	17	21.85	31.93	22	33.98	31.06	46
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.67	21.49	28	1.31	18.64	3	5.89	18.63	6	18.87	20.56	33
Applicable income tax + TE / Pretax net operating income + TE	23.13	23.11	54	6.02	22.16	4	10.54	21.18	10	22.66	23.23	43

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	15,368,577	15,862,788	15,798,650	15,251,966	15,243,535	-3.12	18.75	
Commercial and industrial loans	5,199,129	6,217,897	5,719,649	5,393,786	5,745,342	-16.38	3.05	
Loans to individuals	301,718	315,483	313,054	351,159	363,171	-4.36	-24.42	
Loans to depository institutions and acceptances of other banks	2	1	0	2	0	100.00	-99.90	
Agricultural loans	5,092	2,180	3,479	9,327	2,133	133.58	-63.98	
Other loans and leases	2,905,357	2,754,903	2,746,050	1,966,480	1,665,512	5.46	73.47	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	23,779,875	25,153,252	24,580,882	22,972,720	23,019,693	-5.46	18.44	
Less: Allowance for loan and lease losses	290,997	384,711	383,702	201,371	238,023	-24.36	7.96	
Net loans and leases	23,488,878	24,768,541	24,197,180	22,771,349	22,781,670	-5.17	18.59	
Debt securities that reprice or mature in over 1 year	5,534,737	4,825,903	4,559,186	5,093,749	6,250,740	14.69	-7.28	
Mutual funds and equity securities	4,109	1,646	1,661	1,646	1,569	149.64	4225.26	
Subtotal	29,027,724	29,596,090	28,758,027	27,866,744	29,033,979	-1.92	12.61	
Interest-bearing bank balances	1,281,916	712,416	298,759	207,624	221,226	79.94	434.11	
Federal funds sold and reverse repos	25,000	95	1,135	7,740	148,285	26215.79	104.08	
Debt securities that reprice or mature within 1 year	288,426	423,397	405,260	373,920	436,712	-31.88	121.66	
Trading assets	115,637	229,196	197,098	89,960	88,943	-49.55	90.26	
Total earning assets	30,738,703	30,961,194	29,660,279	28,545,988	29,929,145	-0.72	17.23	
Non-interest-bearing cash and due from depository institutions	378,927	401,151	416,154	373,380	507,187	-5.54	6.43	
Premises, fixed assets, and leases	383,190	423,291	419,876	437,472	363,225	-9.47	16.21	
Other real estate owned	33,855	18,983	14,269	21,101	11,984	78.34	133.50	
Investment in unconsolidated subsidiaries	0	0	0	0	0		-100.00	
Intangible and other assets	2,905,040	2,894,197	2,909,272	3,008,537	2,836,318	0.37	30.79	
Total assets	34,439,666	34,698,746	33,419,783	32,386,478	33,647,859	-0.75	18.14	
Quarterly average assets	34,759,489	35,564,522	34,123,004	32,203,661	33,115,024	-2.26	19.90	
Average loans and leases (YTD)	24,148,640	24,489,250	24,537,397	23,123,322	22,715,600	-1.39	23.59	
Memoranda								
Loans held-for-sale	158,202	149,499	129,158	151,280	79,264	5.82	-31.45	
Loans not held-for-sale	23,621,673	25,003,753	24,451,724	22,821,440	22,940,429	-5.53	19.02	
Real estate loans secured by 1–4 family	8,357,663	8,777,255	8,714,737	9,125,284	9,236,506	-4.78	16.08	
Commercial real estate loans	7,003,301	7,071,558	7,071,540	6,123,838	6,005,779	-0.97	22.11	
Construction and land development	1,834,871	1,859,609	1,840,417	1,420,900	1,335,032	-1.33	39.59	
Multifamily	1,370,355	1,359,200	1,360,305	1,201,835	1,204,553	0.82	32.92	
Nonfarm nonresidential	3,798,075	3,852,749	3,870,818	3,501,103	3,466,194	-1.42	12.04	
Real estate loans secured by farmland	7,613	13,975	12,373	2,844	1,250	-45.52	16.58	
Total investment securities	5,827,272	5,250,946	4,966,107	5,469,315	6,689,021	10.98	-4.46	
U.S. Treasury securities	124,980	27,649	27,530	999	999	352.02	12385.51	
US agency securities (excluding mortgage-backed securities)	22,177	34,144	33,622	0	0	-35.05		
Municipal securities	1,955,463	1,919,021	1,892,562	1,964,729	1,790,683	1.90	73.19	
Mortgage-backed securities	3,504,747	2,939,646	2,680,543	3,235,249	4,595,410	19.22	-29.41	
Asset-backed securities	212,797	325,843	327,189	263,692	297,360	-34.69		
Other debt securities	2,999	2,997	3,000	3,000	3,000	0.07	-36.65	
Mutual funds and equity securities	4,109	1,646	1,661	1,646	1,569	149.64	4225.26	
Available-for-sale securities	3,893,379	3,258,360	3,085,441	3,262,586	3,946,941	19.49	-19.66	
U.S. Treasury securities	123,980	26,650	26,531	0	999	365.22	12285.61	
US agency securities (excluding mortgage-backed securities)	22,177	34,144	33,622	0	0	-35.05		
Municipal securities	414,020	474,695	450,662	546,160	0	-12.78		
Mortgage-backed securities	3,117,406	2,394,031	2,244,437	2,449,734	3,645,582	30.22	-35.59	
Asset-backed securities	212,797	325,843	327,189	263,692	297,360	-34.69		
Other debt securities	2,999	2,997	3,000	3,000	3,000	0.07	-36.65	
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)	106,074	133,512	149,938	71,381	-30,241	-20.55	208.93	
Available-for-sale securities appreciation (depreciation)	21,229	55,315	57,042	10,635	-94,961	-61.62	-41.35	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	2,233,127	2,321,322	2,084,572	2,561,144	2,984,000	-3.80	-15.12	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	8,170,105	7,489,048	7,661,728	5,450,709	5,698,530	9.09	53.06
NOW, ATS and transaction accounts	6,407,844	5,979,449	6,090,869	5,329,717	5,336,952	7.16	40.88
Time deposits less brokered deposits < \$250K	254,470	172,335	217,420	415,753	-578,689	47.66	
MMDA and other savings accounts	11,862,431	11,217,199	10,972,854	10,375,834	11,046,510	5.75	14.77
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	26,694,850	24,858,031	24,942,871	21,572,013	21,503,303	7.39	52.20
Time deposits of \$250K or more	223,075	463,739	341,068	861,183	924,332	-51.90	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	267,943	155,329	192,971	433,097	111,651	72.50	-61.66
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	54,553	50,987	59,346	32,016	45,423	6.99	-40.26
Other borrowings w/remaining maturity of 1 year or less	11,971	391,011	317,193	605,546	1,162,264	-96.94	-97.34
Other borrowings w/remaining maturity over 1 year	1,608,981	2,638,378	1,616,128	2,925,565	2,959,441	-39.02	-36.00
Brokered deposits < \$250K	933,341	1,390,778	1,198,542	1,345,868	2,469,758	-32.89	
Noncore funding	3,099,864	5,090,222	3,725,248	6,203,275	7,672,869	-39.10	-61.07
Trading liabilities	13,351	27,112	14,110	14,970	87,668	-50.76	-78.57
Subordinated notes and debentures + trust preferred securities	249,088	248,793	248,867	248,572	248,277	0.12	0.60
Other liabilities	387,552	429,155	397,754	425,525	354,854	-9.69	58.89
Total liabilities	30,444,705	30,653,313	29,328,850	28,464,355	29,866,971	-0.68	16.84
Equity Capital							
Perpetual preferred stock (including surplus)	193,195	353,637	353,512	256,716	256,716	-45.37	20.80
Common stock	1,752	1,752	1,752	1,752	1,752	0.00	7.48
Common surplus	1,711,867	1,717,186	1,720,329	1,716,431	1,712,615	-0.31	17.32
Retained earnings	2,628,421	2,424,992	2,458,920	2,380,867	2,181,415	8.39	58.07
Accumulated other comprehensive income	-10,813	3,995	12,618	-33,183	-124,972		
Other equity capital components	-529,461	-456,129	-456,198	-400,460	-246,638		
Total holding company equity capital	3,994,961	4,045,433	4,090,933	3,922,123	3,780,888	-1.25	28.99
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,994,961	4,045,433	4,090,933	3,922,123	3,780,888	-1.25	28.99
Total liabilities and capital	34,439,666	34,698,746	33,419,783	32,386,478	33,647,859	-0.75	18.14
Memoranda							
Non-interest-bearing deposits	8,170,105	7,489,048	7,661,728	5,450,709	5,698,530	9.09	53.06
Interest-bearing deposits	19,681,161	19,223,500	18,820,753	18,328,355	19,198,863	2.38	19.93
Total deposits	27,851,266	26,712,548	26,482,481	23,779,064	24,897,393	4.26	28.07
Long-term debt that reprices within 1 year	0	0	0	0	0		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,090,933	3,922,123	3,922,123	3,780,888	3,237,443		
Accounting restatements	0	-98,337	-98,337	0	13,738		
Net income	274,117	239,769	306,771	326,790	333,562		
Net sale of new perpetual preferred stock	-164,458	96,921	96,796	0	96,669		
Net sale of new common stock	30,780	22,350	25,528	36,069	2,440		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	112,505	77,264	77,368	186,076	213,598		
Changes incident to business combinations	0	0	0	0	488,408		
Less: Dividends declared	100,475	97,307	130,381	127,006	116,303		
Change in other comprehensive income	-23,431	37,178	45,801	91,789	-62,214		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	-331	743		
Holding company equity capital, ending balance	3,994,961	4,045,433	4,090,933	3,922,123	3,780,888		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	44.62	36.06	72	45.72	36.66	67	47.27	36.22	73	47.09	37.78	65	45.30	37.19	59
Commercial and industrial loans	15.10	11.11	73	17.92	14.40	68	17.11	13.52	69	16.65	12.02	74	17.07	12.85	70
Loans to individuals	0.88	3.60	38	0.91	3.57	38	0.94	3.40	41	1.08	4.20	35	1.08	4.31	34
Loans to depository institutions and acceptances of other banks	0	0.02	65	0	0.03	60	0	0.03	31	0	0.04	58	0	0.05	28
Agricultural loans.....	0.01	0.21	36	0.01	0.20	33	0.01	0.19	33	0.03	0.24	46	0.01	0.30	36
Other loans and leases.....	8.44	4.26	80	7.94	4.66	77	8.22	4.63	77	6.07	5.01	61	4.95	5	58
Net loans and leases.....	68.20	58.81	75	71.38	63	70	72.40	61.58	80	70.31	63.77	59	67.71	63.98	49
Debt securities over 1 year.....	16.07	18.32	46	13.91	14.80	47	13.64	15.55	40	15.73	14.60	57	18.58	14.63	66
Mutual funds and equity securities	0.01	0.05	42	0	0.06	38	0	0.05	37	0.01	0.06	36	0	0.06	36
Subtotal	84.29	78.17	72	85.29	79.07	70	86.05	78.16	82	86.04	79.65	69	86.29	79.97	64
Interest-bearing bank balances	3.72	9.37	22	2.05	6.40	20	0.89	7.51	6	0.64	3.06	19	0.66	3.04	19
Federal funds sold and reverse repos	0.07	0.53	69	0	0.80	55	0	0.82	61	0.02	1.57	61	0.44	1.66	73
Debt securities 1 year or less	0.84	1.51	45	1.22	1.85	45	1.21	1.68	48	1.15	1.91	47	1.30	1.96	53
Trading assets	0.34	0.58	65	0.66	1.04	61	0.59	1.01	61	0.28	1.19	54	0.26	1.33	69
Total earning assets.....	89.25	91.57	21	89.23	90.87	28	88.75	91.05	18	88.14	89.53	32	88.95	89.74	40
Non-interest cash and due from depository institutions.....	1.10	0.99	57	1.16	1.03	58	1.25	1.07	62	1.15	1.14	49	1.51	1.21	73
Other real estate owned.....	0.10	0.01	94	0.05	0.03	81	0.04	0.02	79	0.07	0.03	83	0.04	0.04	59
All other assets.....	9.65	7.39	77	9.62	8.03	70	10	7.82	79	10.71	9.27	70	9.54	8.98	57
Memoranda															
Short-term investments	4.63	12.31	16	3.27	10.21	18	2.11	11.17	6	1.82	7.63	19	2.40	7.80	33
U.S. Treasury securities.....	0.36	1.18	51	0.08	0.91	45	0.08	0.84	48	0	1.03	26	0	1.04	35
US agency securities (excluding mortgage-backed securities)	0.06	0.75	33	0.10	0.59	38	0.10	0.63	37	0	0.54	13	0	0.69	10
Municipal securities	5.68	1.70	87	5.53	1.60	90	5.66	1.69	88	6.07	1.34	93	5.32	1.62	89
Mortgage-backed securities	10.18	13.46	38	8.47	11.20	38	8.02	11.75	35	9.99	11.44	40	13.66	11.13	66
Asset-backed securities	0.62	0.47	72	0.94	0.31	81	0.98	0.32	83	0.81	0.28	82	0.88	0.33	81
Other debt securities	0.01	0.51	27	0.01	0.40	29	0.01	0.42	31	0.01	0.39	30	0.01	0.41	29
Loans held-for-sale.....	0.46	0.50	68	0.43	0.52	56	0.39	0.52	51	0.47	0.39	68	0.24	0.30	56
Loans held for investment	68.59	58.34	77	72.06	63.22	74	73.17	61.72	81	70.47	63.50	63	68.18	63.93	51
Real estate loans secured by 1–4 family	24.27	11.57	90	25.30	12.28	91	26.08	11.91	92	28.18	13.29	92	27.45	13.46	93
Revolving	1.70	1.44	60	2.10	1.72	61	2.02	1.66	60	2.50	2.07	61	2.47	2.27	60
Closed-end, secured by first liens	22.50	9.73	90	23.10	10.10	91	23.96	9.81	93	25.55	10.69	92	24.79	10.57	93
Closed-end, secured by junior liens	0.07	0.19	34	0.10	0.24	35	0.09	0.22	38	0.13	0.28	41	0.18	0.31	46
Commercial real estate loans	20.33	22.35	42	20.38	22.30	42	21.16	22.22	43	18.91	22.23	41	17.85	21.58	42
Construction and land development	5.33	3.40	75	5.36	3.47	77	5.51	3.40	79	4.39	3.44	64	3.97	3.51	59
Multifamily.....	3.98	3.32	68	3.92	3.10	70	4.07	3.12	69	3.71	3.01	69	3.58	2.72	73
Nonfarm nonresidential	11.03	14.65	36	11.10	14.72	37	11.58	14.72	37	10.81	14.69	38	10.30	14.44	36
Real estate loans secured by farmland.....	0.02	0.35	36	0.04	0.33	42	0.04	0.33	41	0.01	0.36	28	0	0.41	26

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	64.63	60.51	49	63.06	56.15	56	64.27	57.15	56	66.39	57.46	56	66.22	56.49	56
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	64.63	60.51	49	63.06	56.15	56	64.27	57.15	56	66.39	57.46	56	66.22	56.49	56
Real estate loans secured by 1–4 family.....	35.15	20	90	34.90	19.51	88	35.45	19.43	91	39.72	20.75	91	40.12	21.10	92
Revolving	2.46	2.47	54	2.89	2.66	57	2.75	2.64	55	3.52	3.15	55	3.62	3.50	54
Closed-end.....	32.68	17.35	88	32	16.64	88	32.70	16.59	90	36.20	17.39	91	36.51	17.39	92
Commercial real estate loans	29.45	37.13	35	28.11	33.63	36	28.77	34.63	36	26.66	33.52	37	26.09	32.14	41
Construction and land development.....	7.72	5.69	67	7.39	5.18	73	7.49	5.26	72	6.19	5.09	63	5.80	5.20	56
1–4 family.....	1.54	1.19	66	1.14	0.94	63	1.10	0.93	62	1.14	0.94	66	1.26	1.02	63
Other.....	6.18	4.46	68	6.25	4.09	73	6.39	4.19	75	5.05	4.02	65	4.54	4.05	61
Multifamily.....	5.76	5.41	64	5.40	4.78	64	5.53	4.96	64	5.23	4.69	66	5.23	4.10	70
Nonfarm nonresidential	15.97	24.45	29	15.32	22.19	32	15.75	22.93	31	15.24	22.15	34	15.06	21.40	35
Owner-occupied.....	3.70	8.31	24	3.60	7.46	26	3.67	7.68	25	3.97	7.72	30	4	8.03	31
Other.....	12.27	15.83	34	11.72	14.52	35	12.08	14.95	34	11.27	14.34	38	11.06	13.38	44
Real estate loans secured by farmland.....	0.03	0.61	34	0.06	0.52	41	0.05	0.54	39	0.01	0.55	27	0.01	0.63	25
Loans to depository institutions and acceptances of other banks.....	0	0.03	65	0	0.06	60	0	0.06	31	0	0.11	58	0	0.12	28
Commercial and industrial loans	21.86	19.45	61	24.72	22.98	61	23.27	22.17	58	23.48	19.53	66	24.96	20.32	68
Loans to individuals	1.27	6.58	35	1.25	6.23	33	1.27	6.13	35	1.53	7.13	33	1.58	7.36	31
Credit card loans	0.45	0.51	73	0.42	0.63	70	0.43	0.65	70	0.53	0.81	70	0.51	1.02	68
Agricultural loans.....	0.02	0.38	34	0.01	0.31	30	0.01	0.32	32	0.04	0.37	42	0.01	0.46	35
Other loans and leases.....	12.22	8.42	72	10.95	9.11	67	11.17	9.09	67	8.56	9.85	57	7.24	9.66	52
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	484.69	383.43	73	482.27	387.92	67	475.16	381.27	69	519.10	391.26	68	517.79	379.80	70
Real estate loans secured by 1–4 family.....	263.58	124.74	90	266.85	130.23	91	262.11	125.03	92	310.58	138.18	92	313.74	137.84	94
Revolving	18.46	15.53	61	22.12	18.32	62	20.34	17.42	60	27.54	21.26	65	28.28	23.33	64
Closed-end.....	245.12	107.54	90	244.74	110.40	91	241.77	106.14	91	283.04	115.20	92	285.46	112.79	94
Commercial real estate loans	220.87	238.58	43	215	237.16	43	212.69	234.65	42	208.43	229.44	44	204	219.72	48
Construction and land development.....	57.87	36.07	76	56.54	36.48	74	55.35	35.62	73	48.36	34.95	66	45.35	35.36	63
1–4 family.....	11.54	7.44	71	8.72	6.64	63	8.13	6.34	64	8.91	6.61	65	9.84	7.04	66
Other.....	46.33	28.34	77	47.82	28.60	76	47.22	28.16	76	39.45	27.32	69	35.51	27.26	63
Multifamily.....	43.22	35.29	71	41.32	32.93	71	40.91	32.74	71	40.90	31.04	73	40.92	27.85	78
Nonfarm nonresidential	119.78	156.30	34	117.13	156.60	36	116.42	155.06	36	119.16	152.10	41	117.74	147.22	44
Owner-occupied.....	27.74	52.63	28	27.51	52.43	28	27.10	52.37	29	31.01	53.07	34	31.27	54.89	34
Other.....	92.04	100.99	43	89.62	101.87	40	89.32	100.54	40	88.15	97.41	45	86.47	91.80	50
Real estate loans secured by farmland.....	0	0.20	65	0	0.31	60	0	0.28	31	0	0.44	58	0	0.54	28
Loans to depository institutions and acceptances of other banks.....	163.97	116.17	75	189.04	150.16	67	172.03	139.91	65	183.58	122.02	77	195.16	128.82	76
Commercial and industrial loans	9.52	36.56	39	9.59	36.83	36	9.42	37.47	39	11.95	43.51	37	12.34	42.67	37
Loans to individuals	3.37	2.58	75	3.18	3.28	72	3.18	3.30	72	4.18	4.34	74	3.97	5.31	70
Credit card loans	0.16	2.03	37	0.07	1.99	33	0.10	1.88	32	0.32	2.18	45	0.07	2.72	36
Agricultural loans.....	91.63	47.63	78	83.76	49.92	74	82.59	49.54	75	66.93	52.44	63	56.57	51.79	60
Supplemental															
Non-owner occupied CRE loans / Gross loans	35.25	29.25	60	32.89	26.62	62	33.60	27.32	63	28.65	26.45	51	27.66	24.79	52
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	264.36	187.63	76	251.52	186.45	70	248.42	183.76	68	224.03	178.57	60	216.28	167.93	65
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	292.10	244.92	59	279.03	243.47	53	275.52	240.85	53	255.04	236.10	50	247.54	225.98	51

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	4.63	12.31	16	3.27	10.21	18	2.11	11.17	6	1.82	7.63	19	2.40	7.80	33
Liquid assets	15.61	29.12	15	12.52	24.65	18	10.94	26.22	8	12.09	22.44	19	16.53	22.72	38
Investment securities	16.92	20.37	42	15.13	17.19	42	14.86	17.85	36	16.89	16.99	52	19.88	17.27	63
Net loans and leases	68.20	58.81	75	71.38	63	70	72.40	61.58	80	70.31	63.77	59	67.71	63.98	49
Net loans, leases and standby letters of credit	68.97	59.61	74	72.11	63.89	73	73.24	62.48	80	71.17	64.84	61	68.47	65.07	50
Core deposits	77.51	75.52	44	71.64	69.20	44	74.64	70.67	48	66.61	63.09	46	63.91	62.13	42
Noncore funding	9	10.15	55	14.67	15.53	62	11.15	14.13	51	19.15	19.36	61	22.80	21.34	63
Time deposits of \$250K or more	0.65	1.67	22	1.34	2.35	32	1.02	2.11	28	2.66	2.94	51	2.75	2.89	53
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.78	1.19	52	0.45	1.44	40	0.58	1.47	44	1.34	1.94	56	0.33	1.97	29
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.71	0.54	63	0.45	0.59	52	0.57	0.54	57	1.31	0.48	71	-0.11	0.54	16
Commercial paper	0.16	0.01	93	0.15	0.01	93	0.18	0.01	93	0.10	0.02	92	0.13	0.02	91
Other borrowings w/remaining maturity of 1 year or less	0.03	0.88	35	1.13	1.75	54	0.95	1.24	57	1.87	3.01	40	3.45	3.67	53
Earning assets that reprice within 1 year	45.88	38.80	69	44.12	38.76	61	43.91	39.38	58	41.61	39.29	55	39.25	40.29	43
Interest-bearing liabilities that reprice within 1 year	3.13	6.64	21	4.63	8.86	26	4.11	8.20	24	6.01	10.19	20	5.80	10.01	28
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	42.74	30.83	80	39.48	27.76	77	39.80	29.11	75	35.60	26.63	74	33.45	27.38	63
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.18	-3.31	76	13.35	6.19	74	10.50	3.20	75	20.13	14.45	73	23.64	16.62	73
Net short-term noncore funding dependence	-0.45	-9.17	75	4.30	-2.71	75	4.76	-4.76	81	9.17	3.38	65	12.94	4.66	75
Short-term investment / Short-term noncore funding	108.96	304.29	24	47.13	149.65	20	33.97	184.19	13	18.73	77.77	23	17.66	66.46	26
Liquid assets - short-term noncore funding / Nonliquid assets	13.46	36.72	19	6.37	24.47	22	5.30	28.18	16	2.70	16.97	23	3.55	16.04	31
Net loans and leases / Total deposits	84.34	73.05	78	92.72	82.06	82	91.37	79.43	82	95.76	90.31	64	91.50	90.08	50
Net loans and leases / Core deposits	87.99	78.83	71	99.64	92.26	71	97.01	88.34	74	105.56	103.93	60	105.94	105	58
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	3.57	0.50	94	4.41	1.73	87	4.90	1.57	91	2.61	0.72	91	-1.12	-0.82	31
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.71	1.06	48	1.83	4.54	16	1.86	4.31	17	0.39	1.36	30	-3.51	-1.98	13
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	33.12	13.65	78	37.92	11.41	88	37.84	11.38	87	40.32	12.67	87	40.97	16.19	83
Available-for-sale securities	66.81	84.59	21	62.05	86.72	11	62.13	87.23	12	59.65	85.40	12	59.01	81.88	16
U.S. Treasury securities	2.14	6.01	55	0.53	5.26	45	0.55	4.72	49	0.02	6.15	28	0.01	6.99	33
US agency securities (excluding mortgage-backed securities)	0.38	4.24	33	0.65	3.94	36	0.68	4.01	36	0	3.49	13	0	4.02	9
Municipal securities	33.56	8.38	92	36.55	9.87	91	38.11	9.83	92	35.92	7.75	93	26.77	9.16	88
Mortgage-backed securities	60.14	66.09	40	55.98	66.61	33	53.98	66.64	29	59.15	67.43	34	68.70	65.45	51
Asset-backed securities	3.65	2.45	69	6.21	1.91	82	6.59	1.91	83	4.82	1.66	80	4.45	2.05	78
Other debt securities	0.05	3.01	26	0.06	2.93	28	0.06	3.01	30	0.05	2.94	28	0.04	2.79	30
Mutual funds and equity securities	0.07	0.29	43	0.03	0.38	37	0.03	0.35	37	0.03	0.40	35	0.02	0.42	34
Debt securities 1 year or less	4.95	8.18	46	8.06	11.25	48	8.16	10.55	52	6.84	11.86	43	6.53	11.91	45
Debt securities 1 to 5 years	2.79	17.39	15	4.29	17.70	28	4.19	17.03	25	2.46	17.94	17	4.69	19.18	25
Debt securities over 5 years	92.19	72.07	86	87.62	68.10	76	87.61	69.86	71	90.68	66.02	86	88.76	64.73	83
Pledged securities	38.32	33.37	57	44.21	37.16	60	41.98	35.67	59	46.83	30.57	72	44.61	33.30	64
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	40.45	64.27	51	82.80	124.80	50	19.66	183.32	18	-26.91	26.69	13	50.49	6.77	89
Investment securities	10.98	32.48	30	-6.87	20.30	10	-9.20	23.62	9	-18.23	11.75	2	5.73	9.42	57
Core deposits	7.39	16.96	12	14.02	26	16	15.63	26.88	17	0.32	11.23	8	12.10	7.29	77
Noncore funding	-39.10	-21.64	24	-18	-6.57	34	-39.95	-12.18	17	-19.15	6.59	15	3.27	10.67	39

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			10,010,492	9,024,412	8,720,293
Commit: Secured commercial real estate loans	2,287,303	1,992,042	1,937,010	2,048,423	1,644,662
Commit: Unsecured real estate loans	978,847	889,165	944,279	826,898	689,180
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	264,123	252,292	278,798	277,969	255,904
Standby letters of credit	6,309	6,977	3,642	7,081	7,599
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	537,934	528,882	479,589	429,204	205
Credit derivatives - notional amount (holding company as guarantor)	211,569	166,967	165,839	149,184	0
Credit derivatives - notional amount (holding company as beneficiary)	495,199	404,212	367,568	348,092	109
Credit derivative contracts w/ purchased credit protection-investment grade	254,304	291,637	277,860	230,296	96
Credit derivative contracts w/ purchased credit protection-noninvest grade					
Derivative Contracts					
Interest rate futures and forward contracts	390,000	264,000	335,500	263,000	139,984
Written options contracts (interest rate)	508,644	436,976	484,185	401,358	191,222
Purchased options contracts (interest rate)	254,982	265,105	257,366	146,068	337,705
Interest rate swaps	7,269,859	6,933,293	6,764,625	5,767,620	5,576,703
Futures and forward foreign exchange	980,165	854,507	810,182	537,289	187,032
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	14,749	0	46,320	71,970
Purchased options contracts (commodity and other)	0	14,749	0	46,320	71,970
Commodity and other swaps	32,538	230,154	170,761	417,614	526,019

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						29.95	22.01	80	27.86	23.52	69	25.92	24.05	65	
Standby letters of credit	0.77	0.66	69	0.73	0.72	67	0.83	0.71	70	0.86	0.84	65	0.76	0.92	55
Commercial and similar letters of credit	0.02	0.02	69	0.02	0.02	70	0.01	0.02	62	0.02	0.02	71	0.02	0.02	67
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	1.56	0.24	93	1.52	0.39	90	1.44	0.35	90	1.33	0.42	88	0	0.52	55
Credit derivatives - notional amount (holding company as beneficiary)	0.61	0.18	84	0.48	0.33	80	0.50	0.30	80	0.46	0.52	80	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	1.44	0.18	91	1.16	0.24	89	1.10	0.25	88	1.07	0.30	87	0	0.52	66
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.74	0.13	89	0.84	0.35	87	0.83	0.30	86	0.71	0.45	84	0	0.69	68
Derivative contracts	27.40	47.31	63	25.98	51.49	60	26.40	48.62	62	23.55	68.47	56	21.11	65.81	53
Interest rate contracts	24.46	35.15	62	22.77	36.10	58	23.46	34.36	58	20.31	47.31	54	18.56	43.84	53
Interest rate futures and forward contracts	1.13	4.39	66	0.76	8.89	48	1	6.21	57	0.81	10.67	58	0.42	11.40	54
Written options contracts (interest rate)	1.48	1.69	68	1.26	2.33	57	1.45	2.18	60	1.24	2.47	65	0.57	2.16	57
Purchased options contracts (interest rate)	0.74	1.29	72	0.76	1.45	69	0.77	1.46	68	0.45	2.65	62	1	2.32	67
Interest rate swaps	21.11	20.27	64	19.98	20.71	60	20.24	20.83	59	17.81	28.86	56	16.57	26.74	61
Foreign exchange contracts	2.85	6.12	81	2.46	5.79	80	2.42	6.01	80	1.66	10.12	75	0.56	10.92	67
Futures and forward foreign exchange contracts	2.85	3.76	85	2.46	3.70	83	2.42	3.47	82	1.66	5.23	78	0.56	5.22	71
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0.09	0.91	72	0.75	1.80	80	0.51	1.86	77	1.58	3.32	80	1.99	4.08	79
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0.04	0.54	76	0	0.52	36	0.14	0.98	78	0.21	1.48	78
Purchased options contracts (commodity and other)	0	0.21	39	0.04	0.38	75	0	0.37	36	0.14	0.94	77	0.21	1.29	78
Commodity and other swaps	0.09	0.30	78	0.66	0.31	85	0.51	0.32	83	1.29	0.38	85	1.56	0.40	87
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							40.80	42.82	65	39.03	45.53	57	38.39	44.93	57

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	9,436,188	9,013,533	8,822,619	7,625,589	7,102,605
Interest rate contracts	8,423,485	7,899,374	7,841,676	6,578,046	6,245,614
Foreign exchange contracts.....	980,165	854,507	810,182	537,289	187,032
Equity, commodity, and other contracts	32,538	259,652	170,761	510,254	669,959
Derivatives Position					
Futures and forwards	1,370,165	1,118,507	1,145,682	800,289	327,016
Written options	508,644	451,725	484,185	447,678	263,192
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	508,644	451,725	484,185	447,678	263,192
Purchased options	254,982	279,854	257,366	192,388	409,675
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	254,982	279,854	257,366	192,388	409,675
Swaps	7,302,397	7,163,447	6,935,386	6,185,234	6,102,722
Held for trading.....	8,792,525	8,577,662	8,260,301	7,107,298	6,249,030
Interest rate contracts	7,779,822	7,463,503	7,279,358	6,059,755	5,414,409
Foreign exchange contracts.....	980,165	854,507	810,182	537,289	187,032
Equity, commodity, and other contracts	32,538	259,652	170,761	510,254	669,959
Non-traded.....	643,663	435,871	562,318	518,291	853,575
Interest rate contracts	643,663	435,871	562,318	518,291	831,205
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	22,370
Derivative contracts (excluding futures and FX 14 days or less)	9,872,715	9,465,437	9,177,971	7,924,826	6,853,301
One year or less	4,975,408	1,664,299	1,759,223	1,659,008	655,028
Over 1 year to 5 years	2,948,160	4,351,924	4,117,251	3,620,598	3,777,816
Over 5 years	1,949,147	3,449,214	3,301,497	2,645,220	2,420,457
Gross negative fair value (absolute value)	13,351	27,112	16,156	15,680	89,849
Gross positive fair value.....	121,796	237,084	206,722	92,487	91,909
Held for trading.....	115,637	229,196	197,098	89,960	88,943
Non-traded.....	6,159	7,888	9,624	2,527	2,966
Current credit exposure on risk-based capital derivative contracts	121,796	237,084	206,722	92,487	91,909
Credit losses on derivative contracts	-724	2,579	2,275	2,848	465
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	89.27	94.10	22	87.64	94.62	20	88.88	94.10	23	86.26	93.44	22	87.93	92.91	26
Foreign exchange contracts	10.39	3.22	84	9.48	3.07	86	9.18	3.49	84	7.05	3.20	82	2.63	3.39	69
Equity, commodity, and other contracts	0.34	1.21	73	2.88	1.18	78	1.94	1.17	78	6.69	1.64	86	9.43	1.93	88
Futures and forwards	14.52	12.59	65	12.41	14.59	57	12.99	14.05	60	10.49	13.49	61	4.60	12.78	41
Written options	5.39	7.18	57	5.01	8.60	50	5.49	8.18	54	5.87	5.91	60	3.71	6.60	52
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	5.39	6.91	58	5.01	8.13	53	5.49	7.73	56	5.87	5.10	64	3.71	5.49	55
Purchased options	2.70	3.41	64	3.10	3.51	66	2.92	3.42	64	2.52	4.42	60	5.77	4.19	67
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	2.70	3.01	66	3.10	2.98	70	2.92	2.86	66	2.52	3.35	63	5.77	3.20	71
Swaps	77.39	71.71	45	79.47	67.37	56	78.61	68.76	52	81.11	69.75	50	85.92	70.34	56
Held for trading	93.18	40.70	78	95.16	43.02	83	93.63	43.53	80	93.20	44.16	75	87.98	46.31	70
Interest rate contracts	82.45	34.66	81	82.80	36.62	83	82.51	36.62	82	79.47	37.24	79	76.23	38.40	72
Foreign exchange contracts	10.39	1.55	90	9.48	1.45	90	9.18	1.60	89	7.05	1.60	88	2.63	1.85	77
Equity, commodity, and other contracts	0.34	0.61	83	2.88	0.68	83	1.94	0.68	83	6.69	0.83	90	9.12	1.14	91
Non-traded	6.82	59.30	21	4.84	56.98	16	6.37	56.47	19	6.80	55.84	24	12.02	53.69	29
Interest rate contracts	6.82	56.22	21	4.84	54.32	19	6.37	53.82	20	6.80	52.22	25	11.70	50.60	29
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0.31	0.16	85
Derivative contracts (excluding futures and forex 14 days or less)	104.63	91.91	87	105.01	90.28	88	104.03	91.48	85	103.92	93.86	87	96.49	94.47	46
One year or less	52.73	27.90	78	18.46	31.66	47	19.94	32.05	48	21.76	32.17	53	9.22	32.51	30
Over 1 year to 5 years	31.24	29.78	56	48.28	27.15	83	46.67	27.06	80	47.48	30.45	75	53.19	31.16	88
Over 5 years	20.66	29.19	42	38.27	28.15	63	37.42	29.56	59	34.69	28.09	60	34.08	28.71	58
Gross negative fair value (absolute value)	0.14	1.18	12	0.30	1.65	20	0.18	1.55	9	0.21	0.83	19	1.27	0.72	90
Gross positive fair value	1.29	1.59	38	2.63	2.48	55	2.34	2.23	55	1.21	1.19	55	1.29	0.85	83
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	23	0.01	0.07	26	0.01	0.07	21	0.01	0.06	29	0.03	0.06	75
Gross positive fair value (X)	0.04	0.06	60	0.08	0.10	56	0.07	0.09	56	0.03	0.07	56	0.03	0.06	72
Held for trading (X)	0.04	0.05	69	0.08	0.07	66	0.06	0.07	65	0.03	0.06	66	0.03	0.05	75
Non-traded (X)	0	0.01	30	0	0.02	30	0	0.02	32	0	0.01	31	0	0.01	30
Current credit exposure (X)	0.04	0.05	64	0.08	0.07	62	0.07	0.06	60	0.03	0.05	61	0.03	0.04	77
Credit losses on derivative contracts	-0.02	0	0	0.09	0	99	0.07	0	98	0.10	0	99	0.02	0	98
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.46	0.59	60	0.91	0.91	60	0.80	0.85	59	0.38	0.73	57	0.38	0.53	77

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	383,702	201,371	201,371	238,023	265,880
Gross losses	31,784	81,738	112,053	74,313	50,536
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	14,579	8,617	11,423	19,161	20,179
Net losses	17,205	73,121	100,630	55,152	30,357
Provision for loan and lease losses	-75,500	140,499	166,999	18,500	2,500
Adjustments	0	115,962	115,962	0	0
Ending balance	290,997	384,711	383,702	201,371	238,023
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.29	-0.12	14	0.55	0.66	40	0.49	0.51	50	0.06	0.15	26	0.01	0.14	11
Provision for loan and lease losses / Average loans and leases	-0.42	-0.21	24	0.76	1.06	38	0.68	0.82	43	0.08	0.24	26	0.01	0.24	10
Provision for loan and lease losses / Net loan and lease losses	-438.83	-65.12	18	192.15	587.54	14	165.95	487.86	11	33.54	130.58	5	8.24	134.68	5
Allowance for loan and lease losses / Total loans and leases not held for sale	1.23	1.32	46	1.54	1.58	57	1.57	1.58	55	0.88	0.83	54	1.04	0.90	71
Allowance for loan and lease losses / Total loans and leases	1.22	1.30	47	1.53	1.55	58	1.56	1.55	57	0.88	0.81	54	1.03	0.89	72
Allowance for loan and lease losses / Net loans and leases losses (X)	12.69	17.40	54	3.95	11.29	20	3.81	11.58	19	3.65	8.03	40	7.84	7.54	66
Allowance for loan and lease losses / Nonaccrual assets	215.45	330.05	38	165.47	301.93	23	181.98	299.17	28	161.89	218.72	52	186.10	214.03	57
ALLL / 90+ days past due + nonaccrual loans and leases	208.03	271.93	44	164.80	249.38	33	176.19	244.34	38	156.51	151.73	64	171.01	160.51	68
Gross loan and lease losses / Average loans and leases	0.18	0.20	57	0.45	0.35	70	0.46	0.34	72	0.32	0.28	67	0.22	0.30	48
Recoveries / Average loans and leases	0.08	0.08	57	0.05	0.07	41	0.05	0.07	37	0.08	0.08	60	0.09	0.09	55
Net losses / Average loans and leases	0.09	0.12	52	0.40	0.28	73	0.41	0.27	75	0.24	0.21	65	0.13	0.22	44
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	13.01	25.09	28	11.60	24.77	16	15.37	33.98	12	37.92	36.22	65	35.88	41.30	56
Earnings coverage of net loan and lease losses (X)	15.62	26.30	46	5.25	20.97	28	4.91	22.91	23	7.71	24.40	31	13.70	21.75	49
Net Loan and Lease Losses By Type															
Real estate loans	0.08	0.02	83	0.04	0.04	64	0.15	0.04	86	-0.01	0.01	27	0.06	0.02	81
Real estate loans secured by 1–4 family	-0.03	-0.01	33	0.02	0.01	66	0.01	0.01	61	0.02	0.01	63	0.01	0.01	52
Revolving	-0.24	-0.07	14	0.09	0.01	81	0.06	0.01	77	-0.04	0.02	14	0.12	0.03	77
Closed-end	-0.01	-0.01	43	0.01	0.01	67	0.01	0	65	0.03	0	80	0	0.01	40
Commercial real estate loans	0.21	0.04	90	0.08	0.06	70	0.32	0.07	89	-0.05	0.01	5	0.13	0.01	94
Construction and land development	-0.01	0.01	39	0	0	75	0	0	44	-0.02	-0.01	30	-0.01	-0.03	44
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	-0.01	-0.01	17
Other	-0.01	0.01	37	0	0	79	0	0	36	-0.02	-0.01	27	0	-0.02	82
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	22	-0.02	0	15
Nonfarm nonresidential	0.39	0.05	94	0.14	0.08	74	0.58	0.11	92	-0.07	0.02	1	0.24	0.02	95
Owner-occupied	0	0.01	17	0.01	0.02	66	0.01	0.02	54	-0.07	0.01	0	0.02	0.01	76
Other	0.40	0.04	96	0.12	0.05	79	0.58	0.08	94	0	0.01	28	0.22	0.01	96
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	0.14	0.19	50	1.37	0.46	89	1.26	0.47	89	0.95	0.37	87	0.33	0.31	60
Loans to individuals	0.59	0.72	55	1.28	1.25	65	1.18	1.13	66	1.33	1.17	63	1.22	1.16	60
Credit card loans	1.52	2.27	31	3.39	3.33	51	3.05	2.92	51	3.28	3.11	52	3.34	2.92	56
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions					0			0			0			0	
Other loans and leases	0.05	0.09	59	0.03	0.14	51	0.04	0.15	51	0	0.15	33	-0.10	0.14	1

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		33,868		19,124		42,795		27,400		30,599
90+ days past due loans and leases		4,823		1,854		6,927		10,281		11,284
Nonaccrual loans and leases.....		135,062		231,590		210,854		118,380		127,901
Total past due and nonaccrual loans and leases.....		173,753		252,568		260,576		156,061		169,784
Restructured 30–89 days past due		1,749		447		11,257		815		1,611
Restructured 90+ days past due		89		211		54		109		76
Restructured nonaccrual		15,226		23,844		20,190		22,494		26,292
Total restructured loans and leases		17,064		24,502		31,501		23,418		27,979
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		42,661		26,234		40,780		25,116		51,576
Other real estate owned.....		33,855		18,983		14,269		21,101		11,984
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		909		0		6,004		0
Total other assets past due and nonaccrual.....		0		909		0		6,004		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.14	0.29	30	0.08	0.37	12	0.17	0.39	21	0.12
90+ days past due loans and leases	0.02	0.09	46	0.01	0.13	32	0.03	0.12	44	0.04
Nonaccrual loans and leases.....	0.57	0.54	60	0.92	0.66	77	0.86	0.66	73	0.52
90+ days past due and nonaccrual loans and leases.....	0.59	0.68	51	0.93	0.84	64	0.89	0.85	62	0.56
30–89 days past due restructured.....	0.01	0.01	72	0	0.01	48	0.05	0.01	86	0
90+ days past due restructured	0	0	66	0	0.01	68	0	0.01	60	0
Nonaccrual restructured.....	0.06	0.12	43	0.09	0.14	45	0.08	0.13	45	0.10
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.14	0.29	30	0.08	0.37	12	0.17	0.40	21	0.12
90+ days past due assets	0.02	0.09	45	0.01	0.13	30	0.03	0.12	44	0.04
Nonaccrual assets	0.57	0.55	60	0.92	0.67	77	0.86	0.67	72	0.54
30+ days past due and nonaccrual assets	0.73	1	41	1.01	1.25	45	1.06	1.29	49	0.71
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.41	0.40	60	0.68	0.52	73	0.65	0.52	73	0.42
90+ days past due and nonaccrual assets + other real estate owned	0.50	0.42	70	0.73	0.55	76	0.69	0.55	74	0.48
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.62	0.48	72	0.80	0.61	73	0.83	0.60	75	0.51
Allowance for loan and lease losses	73.34	67.85	66	72.12	66.38	66	72.25	66.66	64	82.20
Equity capital + allowance for loan and lease losses	4.98	4.12	71	6.26	5.10	68	6.20	4.97	69	4.01
Tier 1 capital + allowance for loan and lease losses	6.54	4.89	71	8.14	6.26	67	8.05	6.05	72	5.63
Loans and leases + other real estate owned	0.90	0.82	60	1.10	0.98	64	1.13	0.97	68	0.72

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.18	0.25	47	0.08	0.35	19	0.19	0.39	28	0.12	0.38	14	0.15	0.42	15
	90+ days past due	0	0.12	31	0	0.17	34	0	0.16	33	0	0.16	13	0	0.22	12
	Nonaccrual.....	0.82	0.60	75	0.79	0.70	63	0.94	0.76	69	0.47	0.46	59	0.57	0.57	59
Commercial and industrial	30–89 days past due.....	0.03	0.24	13	0	0.24	8	0.11	0.23	34	0.02	0.31	9	0.01	0.30	8
	90+ days past due	0	0.02	44	0.01	0.03	59	0	0.03	42	0.01	0.05	37	0.01	0.05	41
	Nonaccrual.....	0.16	0.65	15	1.34	0.80	82	1.08	0.75	75	0.85	0.83	60	0.71	0.76	55
Individuals	30–89 days past due.....	1.66	0.60	90	1.79	0.74	90	2.34	0.83	96	2.39	0.83	92	2.07	0.84	91
	90+ days past due	1.52	0.08	96	0.29	0.11	81	2.06	0.14	98	2.83	0.17	98	3.02	0.16	98
	Nonaccrual.....	0.10	0.17	49	0.06	0.24	37	0.04	0.28	32	0.04	0.17	37	0.02	0.23	21
Depository institution loans	30–89 days past due.....	0	0.03	44	0	0.01	45		0		0	0	47		0	
	90+ days past due	0	0	47	0	0	48		0		0	0	49		0	
	Nonaccrual.....	0	0	47	0	0	49		0		0	0	48		0	
Agricultural	30–89 days past due.....	0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....	0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due.....		0			3.73			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	0	0.11	15	0	0.14	19	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....	0	0.13	20	0.81	0.19	89	0.01	0.15	41	0.01	0.13	40	0.02	0.14	44

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.12	0.36	26	0.13	0.51	16	0.17	0.65	11	0.16	0.67	10	0.17	0.71	11
	90+ days past due	0	0.25	36	0	0.36	37	0	0.33	37	0	0.31	14	0	0.46	14
	Nonaccrual	0.77	0.76	63	0.83	0.91	57	0.79	0.89	55	0.73	0.73	57	0.87	0.86	60
Revolving	30–89 days past due	0.43	0.33	67	0.69	0.40	79	0.63	0.48	65	0.54	0.45	61	0.58	0.50	58
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	1.15	1.05	71	1.13	1.28	67	1.19	1.13	68	0.86	1	64	1.09	1.17	71
Closed-end	30–89 days past due	0.10	0.36	26	0.08	0.52	12	0.14	0.65	7	0.13	0.70	9	0.13	0.75	8
	90+ days past due	0	0.27	39	0	0.41	39	0	0.38	38	0	0.35	16	0	0.53	16
Junior lien	30–89 days past due	0.74	0.71	61	0.80	0.89	58	0.76	0.87	54	0.72	0.70	56	0.84	0.84	61
	Nonaccrual	0.01	0.01	53	0.01	0.02	37	0.01	0.02	43	0.02	0.02	48	0.01	0.03	43
	90+ days past due	0	0	70	0	0	76	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.01	0.04	36	0.03	0.05	40	0.02	0.04	36	0.03	0.04	41	0.04	0.06	51
Commercial real estate	30–89 days past due	0.24	0.16	74	0.02	0.21	19	0.19	0.26	54	0.05	0.18	25	0.11	0.17	40
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.88	0.48	80	0.73	0.53	64	1.10	0.62	79	0.08	0.23	24	0.11	0.28	28
Construction and development	30–89 days past due	0	0.15	18	0.01	0.24	28	0.05	0.28	39	0.01	0.28	26	0.02	0.21	29
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
1–4 family	Nonaccrual	0.01	0.31	34	0.02	0.32	27	0.02	0.41	27	0.03	0.20	35	0.07	0.19	46
	30–89 days past due	0	0.03	31	0	0.03	29	0.02	0.03	63	0	0.06	25	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
Other	Nonaccrual	0	0.02	65	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	58
	30–89 days past due	0	0.10	21	0.01	0.17	35	0.03	0.22	40	0.01	0.20	32	0.02	0.13	41
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.01	0.25	37	0.02	0.26	35	0.02	0.35	32	0.03	0.17	41	0.07	0.15	51
Multifamily	30–89 days past due	0	0.09	26	0.03	0.09	61	0.81	0.09	95	0.15	0.08	80	0	0.10	18
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.45	0.12	92	0.02	0.21	25	0.04	0.23	25	0.04	0.14	22	0.19	0.17	62
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
Owner Occupied	Nonaccrual	1.62	0.58	90	1.32	0.68	84	2.01	0.80	90	0.13	0.28	28	0.17	0.30	35
	30–89 days past due	0	0.04	20	0.02	0.07	40	0.01	0.07	27	0.04	0.07	40	0.08	0.09	49
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
Other	Nonaccrual	0	0.20	10	0.05	0.26	18	0.03	0.27	13	0	0.16	14	0.11	0.17	43
	30–89 days past due	0.45	0.07	95	0	0.13	12	0.03	0.14	40	0	0.07	18	0.11	0.07	76
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	1.62	0.31	94	1.27	0.36	92	1.98	0.44	94	0.12	0.10	63	0.06	0.13	45
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	6.51	0.11	98	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.06	21	11.01	1.49	93	12.52	1.13	96	2.46	0.84	84	0	1.23	19
Credit card	30–89 days past due	0.80	0.79	48	0.87	0.92	41	0.90	0.95	44	1.23	1.19	47	1.29	1.22	53
	90+ days past due	0.55	0.40	62	0.88	0.55	66	0.79	0.63	55	1.22	0.78	68	1.17	0.73	69
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,184,158	1,262,809		1,265,883		1,317,723		1,467,729							
Retained earnings	2,721,244	2,545,243		2,576,544		2,380,867		2,181,415							
Accumulated other comprehensive income (AOCI)	-10,813	3,995		12,618		-33,183		-124,972							
Common equity tier 1 minority interest	0	0		0		0		0							
Common equity tier 1 capital before adjustments/deductions	3,894,589	3,812,047		3,855,045		3,665,407		3,524,172							
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,125,459	1,136,313		1,136,417		1,217,892		1,199,423							
Accumulated other comprehensive income-related adjustments	-10,813	3,995		12,618		-33,183		-124,972							
Other deductions from common equity tier 1 capital	0	0		0		0		0							
Subtotal:	2,779,943	2,671,739		2,706,010		2,480,698		2,449,721							
Adjustments and deductions for common equity tier 1 capital	0	0		0		0		0							
Common equity tier 1 capital	2,779,943	2,671,739		2,706,010		2,480,698		2,449,721							
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	193,195	353,637		353,512		256,716		256,716							
Non-qualifying capital instruments	0	0		0		0		0							
Tier 1 minority interest not included in common equity tier 1 capital	0	0		0		0		0							
Additional tier 1 capital before deductions	193,195	353,637		353,512		256,716		256,716							
Less: Additional tier 1 capital deductions	516	666		713		638		498							
Additional tier 1 capital	192,679	352,971		352,799		256,078		256,218							
Tier 1 Capital	2,972,622	3,024,710		3,058,809		2,736,776		2,705,939							
Tier 2 Capital															
Tier 2 capital instruments and related surplus	249,088	248,793		248,867		248,571		248,277							
Non-qualifying capital instruments	0	0		0		0		0							
Total capital minority interest not included in tier 1 capital	0	0		0		0		0							
Allowance for loan and lease losses in tier 2 capital	328,846	328,202		325,131		223,278		262,359							
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	577,934	576,995		573,998		471,849		510,636							
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0		0		0		0							
Tier 2 capital	577,934	576,995		573,998		471,849		510,636							
Exited advanced approach tier 2 capital															
Total capital	3,550,556	3,601,705		3,632,807		3,208,625		3,216,575							
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	34,852,311	35,684,774		34,240,630		32,203,661		33,115,024							
Less: Deductions from common equity tier 1 capital	1,125,459	1,136,313		1,136,417		1,217,893		1,199,423							
Less: Other deductions	0	1,018,994		464,119		0		0							
Total assets for leverage ratio	33,726,852	33,529,467		32,640,094		30,985,768		31,915,601							
Total risk-weighted assets	26,303,703	26,141,710		25,903,415		24,296,382		23,875,278							
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.57	12.59	21	10.22	12.26	20	10.45	12.35	21	10.21	12.11	23	10.26	12.09	24
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.30	13.31	15	11.57	12.97	27	11.81	13.08	29	11.26	12.78	28	11.33	12.85	31
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	13.50	15.21	18	13.78	15.12	27	14.02	15.23	31	13.21	14.36	35	13.47	14.45	39
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.81	9.07	46	9.02	9.05	51	9.37	9.13	59	8.83	9.76	27	8.48	9.71	14
Supplementary leverage ratio, advanced approaches HCs		6.90		8.70			8.72			7.41			7.31		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			250			45,153			45,245			89,104			89,511	-99.45	-99.60
Other insurance activities income			250			45,153			45,245			89,104			89,511	-99.45	-99.60
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			683,609			679,257			679,647			671,948			663,203	0.64	17.04

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0.03	0.38	43	4.52	0.41	95	3.55	0.41	95	7.27	0.47	95	7.15	0.47	95			
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.95	11.72	87	19.92	11.07	87	19.74	11.03	86	22.87	11.51	91	22.53	10.22	91			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	96,914	80,204	83,209	22,489	1,566
Real estate loans.....	23	63	18	38	12
Commercial and industrial loans	96,891	80,141	83,191	22,451	1,554
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	2,999	2,997	3,000	3,000	3,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	99,913	83,201	86,209	25,489	4,566
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

Analysis Ratios

	BHC	Peer # 1	Pct												
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	

Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.18		6.51		5.18		27.03			27.29	
Commercial and industrial loans	0.86		0.43		0.64		0.29			1.53	
Foreign governments and institutions	0		0		0		0			0	

Growth Rates

Net loans and leases.....	20.83	-0.16	76	299.86	-0.58	98	270	-2.40	98	1,336.08	22.48	95	-91.76	7.24	3
Total selected assets.....	20.09	3.36	76	260.94	2.65	98	238.22	2.04	98	458.23	12.40	94	-79.26	3.24	5
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.65	1.59	1.22	1.48	1.84	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		267,546	132,489	253,270	302,042	316,329	101.94	156.51
Dividends		265,000	130,000	250,000	288,000	304,000	103.85	154.81
Interest		2,546	2,489	3,270	14,042	12,329	2.29	745.85
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		0	6,489	6,489	32,000	32,000	-100.00	-100.00
Dividends		0	6,489	6,489	32,000	32,000	-100.00	-100.00
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Total income from subsidiaries		267,546	138,978	259,759	334,042	348,329	92.51	122.40
Securities gains (losses)		0	0	0	27	0		-100.00
Other operating income		560	699	919	676	863	-19.89	-77.55
Total operating income		268,106	139,677	260,678	334,745	349,192	91.95	118.29
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		8,211	8,225	10,961	16,802	18,198	-0.17	-51.25
Other expenses		5,758	5,063	6,422	6,583	11,893	13.73	54.78
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		13,969	13,288	17,383	23,385	30,091	5.12	-31.72
Income (loss) before taxes		254,137	126,389	243,295	311,360	319,101	101.08	148.27
Applicable income taxes (credit)		-3,110	-1,165	-2,070	6,359	4,176		
Extraordinary items								
Income before undistributed income of subsidiaries		257,247	127,554	245,365	305,001	314,925	101.68	148.56
Equity in undistributed income of subsidiaries		16,870	112,215	61,406	21,789	18,637	-84.97	-59.78
Bank subsidiaries		16,870	112,215	61,406	21,789	50,637	-84.97	-70.89
Nonbank subsidiaries		0	0	0	0	-32,000		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		274,117	239,769	306,771	326,790	333,562	14.33	88.47
Memoranda								
Bank net income		281,870	242,215	311,406	309,789	354,637	16.37	74.05
Nonbank net income		0	6,489	6,489	32,000	0	-100.00	
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		4,234,292	98.15	4,268,047	97.98	4,310,977	97.68	3,927,147	4,041,189	-0.79	37.02
Common and preferred stock		3,998,637	92.69	4,047,384	92.92	4,005,198	90.75	3,717,596	3,579,574	-1.20	29.39
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		235,000	5.45	220,000	5.05	305,000	6.91	200,000	450,000	6.82	
Other receivables		655	0.02	663	0.02	779	0.02	9,551	11,615	-1.21	
Investment in nonbank subsidiaries		0	0	0	0	0	0	200,000	200,000		-100.00
Common and preferred stock		0	0	0	0	0	0	200,000	200,000		-100.00
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		-100.00
Securities		0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		30,668	0.71	41,536	0.95	55,432	1.26	44,613	54,619	-26.17	-90.57
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		-100.00
Intangible assets		10,436	0.24	10,436	0.24	10,436	0.24	10,436	10,436	0.00	0.00
Other assets		38,544	0.89	35,798	0.82	36,414	0.83	35,798	37,012	7.67	-1.65
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		4,313,940	100.00	4,355,817	100.00	4,413,259	100.00	4,217,994	4,343,256	-0.96	16.09
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		54,553	1.26	50,987	1.17	59,346	1.34	32,016	45,423	6.99	-40.26
Other borrowings 1 year or less		0	0	0	0	0	0	0	249,680		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		-100.00
Subordinated notes and debentures		249,088	5.77	248,793	5.71	248,867	5.64	248,572	248,277	0.12	0.60
Other liabilities		15,338	0.36	10,604	0.24	14,113	0.32	15,283	17,784	44.64	-49.82
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	1,204		-100.00
Total liabilities		318,979	7.39	310,384	7.13	322,326	7.30	295,871	562,368	2.77	-48.47
Equity Capital		3,994,961	92.61	4,045,433	92.87	4,090,933	92.70	3,922,123	3,780,888	-1.25	28.99
Perpetual preferred stock (income surplus)		193,195	4.48	353,637	8.12	353,512	8.01	256,716	256,716	-45.37	20.80
Common stock		1,752	0.04	1,752	0.04	1,752	0.04	1,752	1,752	0.00	7.48
Common surplus		1,711,867	39.68	1,717,186	39.42	1,720,329	38.98	1,716,431	1,712,615	-0.31	17.32
Retained earnings		2,628,421	60.93	2,424,992	55.67	2,458,920	55.72	2,380,867	2,181,415	8.39	58.07
Accumulated other comprehensive income		-10,813	-0.25	3,995	0.09	12,618	0.29	-33,183	-124,972		
Other equity capital components		-529,461	-12.27	-456,129	-10.47	-456,198	-10.34	-400,460	-246,638		
Total liabilities and equity capital		4,313,940	100.00	4,355,817	100.00	4,413,259	100.00	4,217,994	4,343,256	-0.96	16.09
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	1,204		-100.00
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	8.90	12.52	18	8.18	6.29	67	7.78	7.29	53	8.44	9.68	29	9.04	10.40	33
Bank net income / Average equity investment in banks	9.39	12.35	29	8.33	6.43	64	7.98	7.45	52	8.45	10.51	27	10.13	11.19	44
Nonbank net income / Average equity investment in nonbanks		13.18		8.65	8.01	62	8.11	9.75	56	16	7.89	76	0	7.10	17
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	102.83	96.45	62	101.02	87.60	36	101.51	88.16	42	94.80	82.22	28	106.32	82.56	74
Nonbank net income / Parent net income	0	3.22	15	2.71	4.43	68	2.12	3.59	63	9.79	5.93	78	0	3.78	11
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	7.98	16.51	33	7.67	20.37	28	7.88	20.06	30	7.54	20.43	31	14.87	20.88	55
Total debt / Equity capital	7.60	11.37	49	7.41	14.74	46	7.53	14.41	44	7.15	14.31	51	14.37	14.69	67
Total debt + notes payable to subs that issued TPS / Equity capital	7.60	13.41	38	7.41	17.04	32	7.53	16.67	30	7.15	16.36	36	14.37	17.10	61
Total debt + Loans guaranteed for affiliate / Equity capital	7.60	11.46	48	7.41	15.02	45	7.53	14.68	44	7.15	14.56	50	14.37	15.14	66
Total debt / Equity capital – excess over fair value	7.60	11.47	49	7.41	14.86	46	7.53	14.52	44	7.15	14.51	51	14.37	14.81	67
Long-term debt / Equity capital	6.24	10.65	45	6.15	13.73	44	6.08	13.56	41	6.34	13.04	51	6.57	13.37	50
Short-term debt / Equity capital	1.37	0.55	81	1.26	0.92	80	1.45	0.77	81	0.82	1.02	77	7.81	1.14	90
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	13.41	40.69	28	8.62	32.61	28	13.34	34.67	30	7.83	28.44	32	7.74	28.63	32
Double Leverage															
Equity investment in subs / Equity capital	100.09	103.15	36	100.05	103.27	32	97.90	102.81	21	99.88	103.22	33	99.97	103.10	36
Total investment in subs / Equity capital	105.99	108.29	58	105.50	110.46	55	105.38	110.16	54	105.23	111.07	49	112.17	112.48	68
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.01	0.27	36	0.01	0.69	31	-0.28	0.47	22	-0.01	0.36	31	0	0.35	36
Equity investment in subs – equity cap / Net income-div (X)	0.02	0.85	3	0.01	2.31	5		1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	237.18	152.56	79	127.55	128.63	57	178.02	136.59	78	218.76	177.68	71	236.14	162.34	80
Cash from ops + noncash items + op expense / Op expense + dividend	247.31	155.61	83	77.71	142.45	15	144.25	147.24	58	218.94	190.27	71	173.05	174.91	52
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	78.55	94.59	34	97.42	140.42	29	107.52	134.08	44	97.65	116.34	26	37.44	103.19	10
Pretax operating income + interest expense / Interest expense	3,195.08	1,645.53	82	1,636.64	1,826.91	70	2,319.64	2,016.32	77	1,953.11	1,968.54	67	1,853.49	2,898.75	68
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,195.08	1,896.20	81	1,636.64	1,413.95	73	2,319.64	1,539.23	80	1,953.11	1,632.83	69	1,853.49	1,369.37	70
Dividends + interest from subsidiaries / Interest expense + dividends	246.16	174.48	73	131.69	144.62	54	183.78	150.43	70	232.28	210.80	67	258.98	188.90	77
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	19.25	40.79	42	18.23	26.65	62	16.71	35.64	51	21.50	57.11	43	30.93	33.93	66
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.76	3.29	66	4.73	3.69	64	6.69	3.85	73	5.01	2.64	72	4.76	2.61	69
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	15	0	2.95	14	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	39.06	69.90	31	76.29	84.44	51	53.14	81.10	31	41.64	57.84	39	36.93	57.26	27
Dividends declared / Net income	36.65	27.22	71	40.58	49.77	43	42.50	42.29	52	38.86	33.08	59	34.87	27.33	67
Net income – dividends / Average equity.....	5.64	9.25	22	4.86	3.19	70	4.47	4.14	54	5.16	6.46	30	5.89	7.33	31
Percent of Dividends Paid															
Dividends from bank subsidiaries	263.75	160.45	77	133.60	130.19	58	191.75	132.17	70	226.76	178.13	64	261.39	157.73	78
Dividends from nonbank subsidiaries	0	6.19	21	6.67	3.74	80	4.98	3.41	75	25.20	7.53	87	27.51	7.13	87
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	263.75	213.42	70	140.27	167.02	51	196.72	174.85	65	251.96	260.40	61	288.90	215.26	77
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	94.01	43.30	90	53.67	61.85	43	80.28	60.28	71	92.97	66.55	78	85.72	60.71	79
Interest income from bank subsidiaries.....	0.90	0.11	90	1.03	0.48	80	1.05	0.36	84	4.53	0.54	93	3.48	0.52	91
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	94.92	48.70	90	54.70	71.13	42	81.33	62.88	67	97.50	69.36	77	89.20	63.43	73
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		66.90		100	52.29	74	100	56.39	72	100	82.95	65		51.40	
Interest income from nonbank subsidiaries.....		2.38		0	4.57	32	0	7.38	32	0	20.25	26		18.56	
Management and service fees from nonbank subsidiaries		0.66		0	0.93	40	0	0.86	39	0	1.92	38		2.96	
Other income from nonbank subsidiaries.....		0.11		0	0.20	45	0	0.16	46	0	1.06	43		0.15	
Operating income from nonbank subsidiaries		94.31		100	70.62	67	100	79.84	64	100	150.41	51		99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.84	72.55	71	93.07	68	53	95.90	69.76	56	86.04	67.32	40	87.06	65.18	42
Interest income from bank subsidiaries.....	0.95	0.27	85	1.78	1.03	79	1.25	0.63	80	4.19	0.80	90	3.53	0.92	86
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	99.79	82.68	73	94.85	80.80	41	97.16	82.20	47	90.23	78.80	33	90.59	74.20	35
Dividends from nonbank subsidiaries	0	3.56	21	4.65	2.36	81	2.49	1.95	75	9.56	2.65	86	9.16	2.57	87
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0	5.69	14	4.65	5.80	71	2.49	4.70	66	9.56	7.29	81	9.16	7.64	78
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	0	152.66	13	0	216.76	13	0	135.13	12	0	83.37	12	0.41	87.87	33
Loans and advances from subsidiaries / Total debt	0	28.03	13	0	27.05	12	0	27.08	12	0	28.33	11	0.22	26.53	25